

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
SCOTT & MICHELE GOBEL

Case No.: 17-13089
Judge: CMG

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 2/6/18
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SJA

Initial Debtor: /s/ SG

Initial Co-Debtor: /s/ MG

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 3389 per PAID TO PRE-CONF to the Chapter 13 Trustee, starting on 3/1/17 for approximately 8 months.

AND \$ 725 PER MONTH STARTING 11/1/18 FOR FIFTY-TWO MONTHS

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,920 150 Supp Fee App
DOMESTIC SUPPORT OBLIGATION		
Little Egg Harbor Twp	Taxes (priority)	\$ 3,000

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
WELLS FARGO BANK	Residence	\$ 30,974.25 * * per Court Order	n/a	\$ 30,974.25*	\$ 2,198

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
4D Financial	2007 Harley Davison	\$ 8,000	\$ 3,740
GM Financial/Americredit	2015 Dodge Dart	\$ 9,293	\$ 13,160

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Thrift Investment

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Priority Claims
- 4) Secured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/7/17.

Explain below **why** the plan is being modified:

Due to large increase in 13 Trustee payments, Debtors cannot afford 2015 Dodge Dart., and GM Financial /Americredit has obtained stay relief

Explain below **how** the plan is being modified:

4c: 2015 Dodge Dart being surrendered to GM Fin/Americredit

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 2/6/18

/s/ Steven J. Abelson
Attorney for the Debtor

Date: 2/6/18

/s/ Scott Gobel
Debtor

Date: 2/6/18

/s/ Michele Gobel
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 2/6/18

/s/ Steven J Abelson
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 2/6/18

/s/ Scott Gobel
Debtor

Date: 2/6/18

/s/ Michele Gobel
Joint Debtor

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott Gobel
 Michele Gobel
 Debtors

Case No. 17-13089-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 62

Date Rcvd: Feb 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018.

db/jdb
 cr +Scott Gobel, Michele Gobel, 78 Vacari Way, Little Egg Harbor, NJ 08087-4026
 +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,
 Arlington, TX 76014-4101

516651143 +4D Financial, 5505 N. Cumberland Avenue, Chicago, IL 60656-4758
 516651145 +Advanced Radiology Solutions, P.O. Box 6750, Portsmouth, NH 03802-6750
 516651146 +Advocare Stafford Ortho, P.O. Box 3001, Voorhees, NJ 08043-0598
 516662816 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853

516651149 +Amity Associates, P.O. Box 123, Mount Freedom, NJ 07970-0123
 516651150 +Barclay's Bank, 700 Prides Crossing, Newark, DE 19713-6102
 516651151 +Barnabas Health Med Group, P.O. Box 826504, Philadelphia, PA 19182-6504
 516651152 +Barnabas Health Med Group South, P.O. Box 8000 Dept 596, Buffalo, NY 14267-0002
 516651153 +Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
 516651155 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 516651156 +Community Surgical Supply, P.O. Box 4686, Toms River, NJ 08754-4686
 516651158 +Dayton Power & Light, c/o Online Collections, 202 W. Fire Tower Road,
 Winterville, NC 28590-8412

516651159 +Dhiren Gandhi, MD, 240 Mathistown Rd, Ste 215, Little Egg Harbor, NJ 08087-4062
 516651162 +GC Services, 6330 Gulfton, Houston, TX 77081-1198
 516651163 +GM Financial, P.O. 100, Williamsville, NY 14231-0100
 516651164 +Hackensack Meridian Health, P.O. Box 650292, Dallas, TX 75265-0292
 516688894 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 516651165 +Health Village Imaging, P.O. Box 42965, Philadelphia, PA 19101-2965
 516651167 +Jersey Shore Anesthesia Assoc, P.O. Box 307, Neptune, NJ 07754-0307
 516651168 Jersey Shore U Medical Center, 1945 Rte 33, Neptune, NJ 07753
 516651172 +LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 516651170 +Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
 516651171 +Lawn Doctor, 6604 Delilah Road, Ste 2, Egg Harbor Township, NJ 08234-5666
 516651173 +Little Egg Harbor Twp MUA, 665 Radio Road, Little Egg Harbor, NJ 08087-1892
 516651174 +Meridian Medical Group/Specialty, P.O. Box 416693, Boston, MA 02241-6693
 516651175 Monmouth Cardiology Assoc, 2102 Corlies Avenue, Neptune, NJ 07753
 516651176 +N. Ocean County Medical Assoc, P.O. Box 416923, Boston, MA 02241-6923
 516651177 +North Rainbow Emergency Physicians, P.O. Box 7418, Philadelphia, PA 19101-7418
 516651178 +Northstar Location Svcs, 4285 Genesee St, Cheektowaga, NY 14225-1943
 516651179 +Ocwen Loan Servicing, 12650 Ingenuity Drive, Orlando, FL 32826-2703
 516921216 Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605,
 West Palm Beach, FL 33416-4605

516651180 +Option One Mortgage, Mail Stop DB-AM, 6501 Irvine Center Drive, Irvine, CA 92618-2133
 516651182 +Remex Collection, 307 Wall Street, Princeton, NJ 08540-1515
 516651183 +SOCH Medical Group, 1140 Rte 72 West, Manahawkin, NJ 08050-2412
 516651184 +Southern Ocean County Surgical Assoc, 115 East Bay Avenue, Manahawkin, NJ 08050-3109
 516651185 +State of New Jersey, c/o Pioneer Credit Recovery, P.O. Box 158, Arcade, NY 14009-0158
 516651186 +Thrift Investment, P.O. Box 538, Fords, NJ 08863-0538
 516651189 +UPS, c/o Synter Resource Group, P.O. Box 63247, North Charleston, SC 29419-3247
 516651188 +University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075
 516651190 +Urden Law Offices, 111 Woodcrest Rd, Ste 200, Cherry Hill, NJ 08003-3620
 516651191 +Urgent Care Now Physicians, P.O. Box 14000, Belfast, ME 04915-4033
 516651192 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
 516678125 +Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue,, Suite 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2018 23:16:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 15 2018 23:16:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516651147 +E-mail/Text: bkrpt@retrievalmasters.com Feb 15 2018 23:16:23 AMCA,
 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-1615

516651148 +E-mail/Text: bky@americanprofit.net Feb 15 2018 23:16:49 American Profit Recovery,
 34405 W. 12 Mile Rd, Ste 379, Farmington Hills, MI 48331-5608

516811606 E-mail/PDF: resurgentbknofications@resurgent.com Feb 15 2018 23:18:48
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

516773509 E-mail/Text: bankruptcy@pepcoholdings.com Feb 15 2018 23:16:05
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600

516651154 +E-mail/Text: bankruptcy@certifiedcollection.com Feb 15 2018 23:16:13
 Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336

516651157 +E-mail/PDF: creditonebknofications@resurgent.com Feb 15 2018 23:18:45 Credit One,
 P.O. Box 98873, Las Vegas, NV 89193-8873

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 62

Date Rcvd: Feb 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516651160 +E-mail/Text: bkrpt@retrievalmasters.com Feb 15 2018 23:16:23 Dollar/Thrifty Rent a Car,
c/o RMCB, 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-1615
516651161 +E-mail/Text: bknotice@ercbpo.com Feb 15 2018 23:16:31 ERC, 8014 Bayberry Road,
Jacksonville, FL 32256-7412
516651166 +E-mail/Text: cio.bncmail@irs.gov Feb 15 2018 23:15:55 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
516651169 +E-mail/Text: admin@kinum.com Feb 15 2018 23:17:06 Kinum, 2133 Upton Dr., Ste 126-129,
Virginia Beach, VA 23454-1193
516651173 +E-mail/Text: cook@leht.com Feb 15 2018 23:17:38 Little Egg Harbor Twp MUA, 665 Radio Road,
Little Egg Harbor, NJ 08087-1892
516838183 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 15 2018 23:16:23 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011
516920431 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 15 2018 23:18:51
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516920436 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 15 2018 23:18:16
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
516651181 +E-mail/PDF: gecsed@recoverycorp.com Feb 15 2018 23:19:10 QVC, P.O. Box 981402,
El Paso, TX 79998-1402
516651187 +E-mail/Text: bankruptcydepartment@tsico.com Feb 15 2018 23:17:12 Transworld Systems,
507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517016941* +Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
516651144 ##+ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin M. Buttery on behalf of Creditor Wells Fargo Bank, National Association
bkyefile@rasflaw.com
Miriam Rosenblatt on behalf of Creditor Wells Fargo Bank, National Association
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Steven J. Abelson on behalf of Joint Debtor Michele Gobel sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Debtor Scott Gobel sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9